GOVERNMENT OF INDIA
HEALTH AND FAMILY WELFARE
LOK SABHA

UNSTARRED QUESTION NO:4947
ANSWERED ON:31.03.2017
Health Insurance for Elderly
George Shri (Adv.) Joice

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether the Government is aware that only about one per cent of the elderly in the country have health insurance;

(b) if so, the details thereof;

(c) whether according to UN estimates the country's elderly population is estimated to grow 18.3 per cent of total population by 2050;

(d) if so, the details thereof;

(e) whether the Government has any mechanism to address the issue; and

(f) if so, the details thereof?

Answer

ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SMT. ANUPRIYA PATEL)
(a) & (b): The details of the percentage of elderly people covered under Health Insurance in India are not available at central level as the same is not centrally maintained by Insurance Regulatory and Development Authority (IRDA). The total number of lives (including elderly people) covered under any type of Health insurance policies during the Financial Year 2015-16 was 35.89 crore which is approximately 30% of the India's total population.

Government of India is implementing Senior Citizen Health Insurance scheme (SCHIS) for Senior Citizens of age 60 years and above, belonging to Below Poverty Line (BPL) and 11 other defined designated categories such as MGNREGA Workers, Construction Workers, Mine Workers, Licensed Railway Porters, Street Vendors, Beedi Workers, Rickshaw Pullers, Rag Pickers and Auto/ Taxi drivers with effect from 01.04.2016, as a top up scheme of Rashtriya Swasthya Bima Yojna (RSBY). The health coverage is upto Rs. 30,000/--per annum per senior citizen for treatment packages, over and above RSBY entitlement.

At present SCHIS is being implemented in 8 States namely Assam, Gujarat, Karnataka, Kerala, Meghalaya, Nagaland, Tripura and Uttar Pradesh.

(c) & (d): The Population Division of United Nations Department of Economic and Social Affairs in its 2015 report has projected the elderly population (60+age group) to be 19.4% in 2050 as per the details given below:-
Percentage of elderly aged 60 years and above
Year 2015 2030 2050
% 8.9 12.5 19.4

(e) & (f): Ministry of Health & Family Welfare had launched. "National Programme for the Health Care of Elderly" (NPHCE) during 2010-11 with a view to provide dedicated health care facilities to the elderly population in the country through State Health Society (SHS). This is a health care scheme under which provisions have been made to establish comprehensive health care setup tuned to needs of the elderly people. Following facilities are being provided under the Programme:
â€¢ Geriatric OPD, 30 bedded Geriatric ward for in-patient care, etc at Regional Geriatric Centres.

â€¢ Geriatric OPD and 10 bedded Geriatric Ward at District Hospitals.

â€¢ Bi-weekly Geriatric Clinic at Community Health Centres (CHCs).

â€¢ Weekly Geriatric Clinic at Primary Health Centre (PHCs).

â€¢ Provision of Aids and Appliances at Sub-centres